

# Exhibit

# A

Midland  
Credit  
Management™350 Camino De La Reina  
Suite 100  
San Diego, CA 92108

02/05/2021

Phone	(844) 280-3764
Hours of Operation	Mon - Fri: 8 am to 4:30 pm PT
Website	<a href="http://www.mcm-ea.com">www.mcm-ea.com</a>
Creditor	American Express
Original Account Number	**** * 41008
MCM Account Number	██████████
Current Servicer	Midland Credit Management, Inc.
Balance	\$4,206.43
Last Payment Date	11/08/2019

JOSEPH KRAUSS  
██████████

Re: Account Number: \*\*\* \* 41008

Option 11 payment(s) of:  
\$1892.89Option 212 monthly payments of:  
\$175.27Option 324 monthly payments of:  
\$96.4

Hurry! This offer expires 02/20/2021

Dear JOSEPH KRAUSS:

Congratulations! You have been pre-approved for a settlement offer to save you money. Call (844)280-3764 by 02/20/2021 and put your current debt of \$4,206.43 behind you!

Never miss a payment again. Sign up for AutoPay at [www.mcm-ea.com](http://www.mcm-ea.com). Have your MCM account number ██████████ ready when you call or click.

You should understand and consider the terms of any settlement before agreeing to it.

Sincerely,

*Josh Mickley*Josh Mickley  
Group Manager

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This does not alter or amend your validation rights as set forth in our previous letter to you.

0101800001378  
0000 0000

PLEASE REFER TO THE FRONT OF PAGE THREE FOR IMPORTANT DISCLOSURE INFORMATION

LTRMSOF202114511470

## Important Disclosure Information

Calls to and/or from this company may be monitored or recorded.

## Basic Information

Creditor	American Express	Current Servicer	Midland Credit Management, Inc.
Original Account Number	*** ** 41008	Charge-Off Balance	\$4,206.43
Charge-Off Date	07/09/2020	Date of Default	01/11/2020
Last Payment Date	11/08/2019		

## Additional Information

Principal Balance	\$4,206.43
Post Charge-Off Interest Balance	\$0.00
Post Charge-Off Fees Balance	\$0.00
Current Balance	\$4,206.43

Historic interest rate used  
for the interest balance: 0%.  
No additional interest will be  
charged by MCM.

## Important Contact Information

Send Payments to:

Midland Credit Management, Inc.  
P.O. Box 2129  
Warren, MI 48090-2129

Send disputes or an instrument tendered asfull satisfaction of a debt to:

Midland Credit Management, Inc.  
P.O. Box 2129  
Warren, MI 48090-2129  
You may also call: (844) 426-8452

This does not alter or amend your validation rights as set forth in our previous letter to you.

NMLS ID: [REDACTED]